

# CREDIT RESTORATION

Six Simple Steps To Build A Great Credit Score  
And Improve Lifestyle

## Step One



### Apply for a low-limit visa

The ideal low-limit credit card to apply for is known as "Capital One." You may search your local/nearby location to receive a capital one low limit visa card.

## Step Two



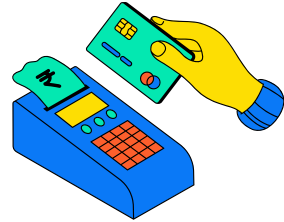
### Spend and Pay

Do not use this as a regular credit card.

Do not depend on this card when in financial deficiency.

**EVERY WEEK**, purchase something at a small expense such as Tim Horton's or gas. Once you make the purchase **USING THIS LOW LIMIT CARD**, pay it off within three days, by electronically transferring the funds from your checking account to your low limit credit card account.

## Step Three



### Pay Off More Than You Spend

If you spend \$60 on gas, when transferring the funds back in to the account to pay that expense from your checking account, put in \$62 (a wee bit extra funds).

Do the same process for anything you purchase with this card during your one-time-a-week purchase.

Example: If gas is \$14, put in \$18. If Tim Horton's is \$5, put in \$7.

## Step Four



### Do Not Exceed 30% of Credit Limit

If your credit limit is \$100 do not exceed \$30 purchases. In this case, your card will most likely be \$500, so do not exceed spending \$150 per week on card.

(It is based off "Per Week" rather than "Per Month" because you are using this card once per week, and paying it off immediately, creating weekly cycles instead of monthly cycles...allowing the process to be four times more efficient.

The reason this speeds up credit restoration four times faster is because you are keeping a great rapport with the bank, proving to be responsible and diligent as you are paying off your liabilities weekly instead of monthly. Your liabilities are also kept at a 30% spending rate and not surpassing that proving great accountability.



## Step Five



### Hop On Someone's Card with GREAT Credit

- This will require someone who will allow you to authorize as a secondary person on their credit card.
- You will have a card along with the primary card holder and when this term is over, CUT UP THE CARD.

### DO NOT USE THIS CARD. JUST BE AN AUTHORIZED SECONDARY PERSON LINKED TO IT.

- This involves extreme trust and competence because if you are the authorized secondary card holder, it is a must to be very careful of the role you are taking on.
- DO NOT use the card, you are giving your word to the primary card user as you believe they will continue to prove amazing credit to help better your personal credit, therefore act as if you do not even have an attachment to it.



For optimum results, doing these methods at the same time will speed up the credit restoration process. This method will only work with trust, loyalty, and respect. You are taking on the responsibility of someone else's financial situation by not putting it in danger. Avoid careless spending and show responsibility.

## Step Six



### Get an Installment Loan

An example of an installment loan is a car. One will have a set time of scheduled payments that would require due diligence of paying in advance, on time, or in larger sums.

**Make GREAT payments.**

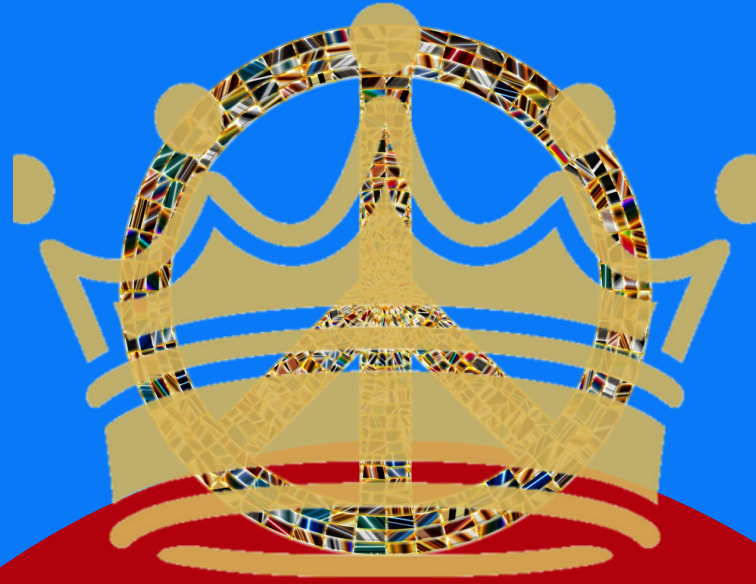
**DON'T TALK,  
JUST ACT.  
DON'T SAY,  
JUST SHOW.  
DON'T PROMISE,  
JUST PROVE.**

## Step Seven



Remove immediately any high priority negatively impacting errors from your credit report.





For incredible results, doing these seven steps at the same period of time will enhance the restoration credit process. These steps will prove ability in regards to making on-time payments and potentially greater payments WHILE showing you have the funds to pay EXPENSES and you would like to do them sooner rather than later. THIS avoids stress for the bank or lender in the certain situation.



WILL YOU LET TODAY  
BE THE FIRST DAY  
OF THE REST OF  
YOUR LIFE?